

# Veterans Benefits GUIDE

2022

**Your key to maximizing  
disability coverage  
& pension**

**PLUS**

**Navigating the process**  
**Helpful tools**  
**Handy rates snapshot**  
**Terms to know**

**Tips on  
eligibility, applying,  
+ MUCH MORE!**



2022

# Veterans Benefits Guide

## Introduction

**D**id you serve in the military? Has your quality of life been diminished by back pain, bad knees or a loss of hearing? It's possible the problems are related to your service in Canada's military and that would entitle you to apply for a pension or other veteran's benefits under the *Pension Act* or *Veterans Well-being Act*.

*Legion Magazine* is proud to bring you the *Veterans Benefits Guide 2022*. This updated, electronic edition will help veterans and those assisting them navigate the paperwork to apply for benefits.

It provides a bit of history on the pension system and the development of the New Veterans Charter. It also features up-to-date examples of the current benefit rates. Plus, there's a collection of the latest news on benefits. Finally, there's handy info from Royal Canadian Legion command service officers, who are always on hand to help you navigate assistance opportunities.



# Who should apply?

by SHARON ADAMS

**S**ome military and RCMP veterans and their families who qualify for benefits from Veterans Affairs Canada are not receiving them, either because they haven't applied or they have been rejected once and mistakenly believe that was a final decision.

Veterans Affairs Canada has a suite of programs and benefits, including medical treatment and financial support, for veterans and serving members who have a chronic disability—any condition caused or aggravated by service (including pain and mental illness or injury) that prevents or could prevent normal mental or physical activities.

To be eligible for benefits from Veterans Affairs Canada, you must have a chronic disability or health condition caused or aggravated by service in the Canadian Forces or Royal Canadian Mounted Police; or wartime service in the merchant navy or some civilian military support roles or Allied forces. Spouses and children of veterans receiving VAC benefits, or who should have been receiving them, are also eligible for some benefits.

There are common myths and misunderstandings that prevent those who have a service-related disability from applying, said Sherry Culling, a Royal Canadian Legion command service officer in North Bay, Ont.

“Some people feel that they have a good income or a good pension so they wouldn't qualify; well, that's not the case,” said Culling. “It's a disability pension or compensation, not income insurance.” Others mistakenly believe benefits are there only for veterans who saw wartime duty, either in the Second World War or Korean War or on a more recent battlefield. “If you wore the uniform, went through basic training and were honourably discharged, you qualify to apply.”

Some people may think too much time has passed, but “there is no time limit on when you can apply for benefits,” said a VAC spokesperson in Charlottetown. If you left the service at age 50, you can still apply for benefits in your 70s, 80s or 90s, so long as your disability is related to your service.

“SOME PEOPLE FEEL THAT THEY HAVE A GOOD INCOME OR A GOOD PENSION SO THEY WOULDN'T QUALIFY; WELL, THAT'S NOT THE CASE.”

Many people also do not connect a disability they have today with their service years earlier. Veterans can apply for benefits whenever their health condition changes; even if their service isn't the sole cause of the disability, often it contributed to its severity.

“I find a lot of seniors will say, particularly with hearing, that it's just old age,” said Culling. “They don't connect constantly asking people to repeat themselves, misunderstanding what was said, or family complaints they turn the television up too loud with working in a noisy service environment years earlier.”

Emotions can also be a barrier. Someone who's intimidated by the application process, who's angry or just fed up with all things military, may avoid applying. These people can benefit greatly from seeking expert help. “Having an advocate takes the burden off the shoulders of those applying,” said Culling. “They don't have to worry about paperwork being incorrect or that they didn't fill something in properly.” They also have someone to help them and provide advice and moral support if they decide to appeal the decision. Legion command service officers will also represent them at a Veterans Review and Appeal Board hearing. Face-to-face help and



IF THE VETERAN HAD BEEN RECEIVING OR SHOULD HAVE BEEN RECEIVING A VETERANS AFFAIRS CANADA PENSION, THE SPOUSE AND SURVIVORS MAY CONTINUE RECEIVING ALL OR A PORTION OF THAT PENSION.

support is available from service officers at 1,375 Legion branches and VAC disability benefits officers in district offices. Legion command service officers and VAC counsellors can also be found at CAF Transition Centres on bases and wings across the country.

Others may have had a claim rejected once, and mistakenly think that's final. Sometimes all that's needed is tweaking of some words or supplying one more bit of evidence and the application can be resubmitted. Other times, the decision should be appealed. "I always say why wouldn't you appeal? It's not costing you anything but your time," said Culling. Those who are emotionally upset can find the appeal process is greatly smoothed by asking help of experts like lawyers from the Bureau of Pension Advocates and Legion command service officers who have gone through the process many times before.

Finally, spouses may be unaware they might qualify for benefits. If the veteran had been receiving or should have been receiving a VAC pension, the spouse and survivors may continue receiving all or a portion of that pension. If the veteran or serving member was applying for benefits at the time of death, the family can continue with the application. Spouses may put in new applications for benefits after the death of a veteran or serving member who should have been receiving disability benefits, even decades after the death of the veteran.

Spouses and children of serving members may also qualify for death benefits from VAC in addition to those provided under the Canada Pension Plan and *Canadian Forces Superannuation Act*.

People who think they may qualify for disability benefits should by all means apply, said Culling. "We have an obligation to them—they were there for the rest of their country when they were needed." 0

## Jargon buster

(in alphabetical order)

### ADDITIONAL PAIN AND SUFFERING COMPENSATION

A non-taxable, lifelong monthly payment of \$500, \$1,000 or \$1,500 to veterans with service-related disabilities that have caused severe and permanent impairment.

### ATTENDANCE ALLOWANCE

A non-taxable benefit for totally disabled benefit recipients who need an attendant to help with self-care such as dressing, eating and bathing.

### BUREAU OF PENSIONS ADVOCATES

Lawyers within VAC who provide free legal help for people who want to appeal decisions about disability benefit claims. Website: [www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates](http://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates). Phone: 1-877-228-2250.

### CANADIAN ARMED FORCES INCOME SUPPORT

Financial support for those who have completed the rehabilitation program but are unable to find a post-military career or job or have a low-paying job.

### CASE MANAGEMENT SERVICE

Available to CAF members, veterans, RCMP members and their families dealing with a crisis, who have complex needs, or are having trouble making the transition to civilian life. Case managers have access to medical and rehabilitation specialists and other support services.

### CLOTHING ALLOWANCE

A non-taxable benefit for either specially made clothing or for a condition that causes exceptional wear and tear on clothing.

### DISABILITY ASSESSMENT

Based on severity of the medical condition and how much it affects quality of life. It is expressed as a percentage.

(continued on page 12)



# The Pension for Life

**O**n April 1, 2019, Pension for Life benefits were introduced, adding to or replacing benefits under the *Veterans Well-being Act* (previously popularly known as the New Veterans Charter). Pension for Life has three components: the Income Replacement Benefit (IRB), Pain and Suffering Compensation, and Additional Pain and Suffering Compensation.

Four former benefits—the Earnings Loss Benefit, Extended Earnings Loss Benefit, Supplementary Retirement Benefit and Retirement Income Security Benefit have been combined into the new **Income Replacement Benefit**. The Career Impact Allowance and Career Impact Allowance Supplement have been replaced by an annual one per cent adjustment to the IRB, to account for loss of potential career progression.

This lifelong benefit is available to veterans with barriers to re-establishment due to service-related physical or mental health problems, and who are eligible for VAC's Rehabilitation Program.

The IRB is a taxable monthly benefit calculated on 90 per cent of a veteran's release salary, and guarantees a minimum annual income of \$50,018.64. For those with diminished earning capacity, this will be increased by one per cent annually until the veteran reaches what would have been 20 years of service or age 60. After the age of 65, the benefit is calculated on 70 per cent of release salary.

If a veteran joins the workforce, any income earned above \$20,000 will be offset dollar for dollar from the IRB.

Benefits for survivors of veterans receiving *Pension for Life* benefits vary depending on age of the veteran at death and whether the death was service-related.

The non-taxable **Pain and Suffering Compensation**, which replaces the Disability Award (commonly called the lump sum payment), compensates serving members or veterans for impact on quality of life from service-related disabilities. The amount varies depending on severity of the disability. Veterans can opt for monthly payments for life, a lump sum payment or cashing out the balance at any time.

THIS LIFELONG  
BENEFIT IS  
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VETERANS WITH  
BARRIERS TO RE-  
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HEALTH PROBLEMS,  
AND WHO ARE  
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REHABILITATION  
PROGRAM.

Veterans who received a disability award since 2006 may receive an additional monthly amount determined by the difference between the award that was paid and the amount that could have been received as a monthly payment, and mortality rates.

The lifelong, non-taxable **Additional Pain and Suffering Compensation** is a monthly payment of \$500, \$1,000 or \$1,500 for veterans with service-related disabilities that have caused permanent and severe impairment. The amount is dependent on severity of impairment.





# Getting started

**There are a number of places to pick up the required forms and get help filling them in.**

The VAC Benefits Navigator helps applicants identify programs they may be eligible for, with links to application forms: [www.veterans.gc.ca/eng/resources/benefits-navigator](http://www.veterans.gc.ca/eng/resources/benefits-navigator).

Application forms can be picked up and dropped off at one of the hundreds of **Service Canada** sites across the country. Look up the one closest to you online at [www.servicecanada.gc.ca/tb-sc-fsco/sc-hme.jsp?lang=eng](http://www.servicecanada.gc.ca/tb-sc-fsco/sc-hme.jsp?lang=eng) or by phone at **1-800-622-6232**, **1-800-O-Canada**.

An application for disability benefits can be made online after logging on or opening a **My VAC Account**. Register for an account online at [www.veterans.gc.ca/eng/e\\_services](http://www.veterans.gc.ca/eng/e_services) and click on the green Register button. You can track the progress of your application through My VAC Account.

If you would like to receive an application package by mail, contact **Veterans Affairs Canada** at **1-866-522-2122**. The application forms can be downloaded at [www.veterans.gc.ca/eng/forms](http://www.veterans.gc.ca/eng/forms).

**VAC district office** staff will help prepare the application and tell you where to get supporting documents. Find the closest office online at [www.veterans.gc.ca/eng/contact#office](http://www.veterans.gc.ca/eng/contact#office).

The **Canadian Armed Forces Transition Group** provides services to ill, injured and transitioning CAF members, veterans and their families. Find your closest Transition Centre at <https://www.canada.ca/en/department-national-defence/services/benefits-military/transition/understanding-transition/transition-centres.html>. Learn more about CAF support services at <https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html>.

**Legion command** service officers will help you assemble information you need for your application and provide support and advice throughout the application and review process. Only Legion command service officers have access to VAC's CSDN computer system to track your claim. Contact a command service officer in the Royal Canadian Legion's Veterans Services Network through a local branch, e-mail [veteransservices@legion.ca](mailto:veteransservices@legion.ca), phone **1-877-534-4666** or visit <https://www.legion.ca/support-for-veterans/contact-a-service-officer>.



# How to apply for veterans disability benefits

by SHARON ADAMS

**F**illing in a Veterans Affairs Canada's application for disability benefits can be a daunting affair and, done poorly, it can delay—or doom—approval.

Each bit of information is necessary to identify you and confirm your military or RCMP service; to confirm your diagnosis and connect it to your service; and to ensure you get the benefits to which you are entitled. But the forms use language you're not familiar with, and your answers have to jibe with guidelines and policies you may never read. And the decision is made by someone you will never meet at a location perhaps thousands of kilometres from where you live.

The whole process is bureaucratic and can feel downright user-unfriendly.

This guide is meant to walk you through the application process, to show not only what information is needed, but why it is needed. There are directions to help you find VAC policies and guidelines so you can read them yourself, information on who to contact for advice and help, and a list of terms you might encounter during the application process.

Although you can apply for benefits on your own, it might be in your best interest to get help from an

VAC DISABILITY OFFICERS AND PROFESSIONAL LEGION COMMAND SERVICE OFFICERS DO IT EVERY DAY—AND THEIR HELP IS FREE.

expert. After all, you may only go through the process once in your life, but VAC disability officers and professional Legion command service officers do it every day—and their help is free.

“It’s somebody else’s process, one you may not be familiar with, so why not give it to somebody who is experienced with it?” said Royal Canadian Legion command service officer Gerry Finlay. Finlay has handled thousands of benefit applications in his position with Alberta-Northwest Territories Command in Edmonton since 2005, following a 28-year career in administration with the Canadian Forces. A Legion command service officer knows what information VAC is looking for to support your specific claim, and how to word the answers to reflect that information.

“There’s always help available from us in order to ensure the application provides as much of the information as possible that we need in order to make a decision,” said a VAC spokesperson. Disability benefits officers are available at district offices or can be reached by calling VAC’s toll-free line.

Expert advice ensures your forms will be filled completely and correctly and that the right support documents are included. Not only will this speed the decision, but these experts can advise you on other benefits you may not know about, but to which you are entitled.

In the first nine months of 2021, VAC received more than 30,000 first applications. Most get approved. If your application is one of those rejected, experts from the Legion or Bureau of Pensions Advocates can guide you or represent you through the appeal process. Again, free of charge.

Decisions about entitlement and amount of pensions or compensations are based on criteria listed in VAC policy, guidelines and tables. We’ve included information so you can find these online. Reading the policies, guidelines and tables that apply to your condition will give you an understanding of what information is needed and the words you might include in answering questions on the application form.



**YOUR PROFILE**

The first three pages of Veterans Affairs Canada's application for disability benefits form identifies you and your family members and confirms your service. If this is your first application, you'll be asked to provide a photocopy of a document that proves your identity—such as a passport, driver's licence or birth certificate.

“We may have more than one person with the same name,” said the VAC spokesperson. And it prevents the confusion that would arise from having one person with two accounts, as when someone had started the process of applying for a disability pension or award in the past and forgotten about it or not realized an account had already been opened in their name. Proof of identity also prevents fraud.

You are also asked to identify your spouse and dependent children and where you all can be reached. This information ensures that your dependants receive benefits to which they are entitled. It also makes it easier for any survivor to apply for benefits should you die.

There is room on the form for details about three children, but if you have more you can add another page. “Write on the back of the form, submit something additional—we take everything submitted,” said the spokesperson.

Providing date of enlistment and discharge, type of service and service or regimental number is important to identifying whether you are covered by the *Pension Act* or the *Veterans Well-being Act*. This also provides information on continuity of service and makes it easier to search for the military medical records to support your claim.

The image shows the first two pages of the Veterans Affairs Canada Disability Benefits form. Page 1 includes the title 'Disability Benefits (Pain and Suffering Compensation/Disability Pension)', a barcode, and introductory text. It contains sections A (personal information), B (marital status), and C (spouse/partner information). Page 2 contains section D (dependent children) and a table for service details. Both pages include a 'Protected B when completed' box for CSDN ID and File No.

Tell VAC staff who you are and how they can reach you.

You are also asked to identify your spouse and dependent children and where you all can be reached.

You are asked to provide your service number and the type and dates of your service.

The image shows page 3 of the form, section E 'Tell us about your service'. It includes a table for service details with columns for 'Type(s) of service', 'Year of enlistment/enrolment', and 'Year of discharge'. Below the table are questions about current service and RCMP membership.





## APPLICATION FOR DISABILITY BENEFITS

The information you provide in these pages will help VAC determine if you are entitled to benefits and the amount of pension or compensation.

“This is key for us to get the information we need from the applicant; to get their version of what happened, how it’s related to their service and how it’s impacting them today,” said the spokesperson.

**A LARGE BOX** on the page identifies the health condition for which you are claiming benefits. If you have more than one disability, even if they are from the same event, you must fill out a separate application for each medical condition because VAC will assess each separately and there may be separate compensations or pensions.

|  |  |             |  |         |  |          |  |
|--|--|-------------|--|---------|--|----------|--|
| Last name*   |  | First name* |  | CSDN ID |  | File No. |  |
| Protected B when completed.  |  |             |  |         |  |          |  |
| <b>F - Tell us about your condition</b>  |  |             |  |         |  |          |  |
| Please complete a separate "Health condition details" section for each unique physical or mental health condition for which you are applying.  |  |             |  |         |  |          |  |
| Additional pages may be attached if needed.  |  |             |  |         |  |          |  |
| <b>Health condition details</b>  |  |             |  |         |  |          |  |
| Claimed condition:   |  |             |  |         |  |          |  |
| Do you have a medical diagnosis of a permanent condition? Yes <input type="radio"/> No <input type="radio"/>   |  |             |  |         |  |          |  |
| If <b>yes</b> , what is the diagnosis?   |  |             |  |         |  |          |  |
| Have you had this condition for more than six months? Yes <input type="radio"/> No <input type="radio"/>   |  |             |  |         |  |          |  |
| Are you awaiting, receiving, or have you ever received payment for this condition from anyone other than VAC? Yes <input type="radio"/> No <input type="radio"/>   |  |             |  |         |  |          |  |
| <small>(e.g., Worker's Compensation Board, third party insurance, etc.)</small>  |  |             |  |         |  |          |  |
| If <b>yes</b> , you will need to complete the Consent for Veterans Affairs Canada to Collect Personal Information from Third Parties (VAC 928) form. Please include the name of the third party and your file or claim number.                             |  |             |  |         |  |          |  |
| How does this condition affect your quality of life (household activities, recreational activities, personal or social relationships, use of private or public transportation)?  |  |             |  |         |  |          |  |
| <div style="border: 2px solid #4F7942; border-radius: 50%; padding: 10px; width: fit-content; margin: 0 auto;"> <p><b>If you have more than one disability, even if they are from the same event, you must fill out a separate application.</b></p> </div> |  |             |  |         |  |          |  |
| PENG23a (2021-12) Page 4 of 9  |  |             |  |         |  |          |  |
| <small>Fields with an asterisk (*) are required.</small>   |  |             |  |         |  |          |  |

“For example,” said the VAC spokesperson, “we do have people who apply for a knee condition related to an incident that happened in Afghanistan and they have another condition related to an incident that happened in Canada while training.”

To help you decide what to apply for and how to answer questions on the form, go to VAC’s web page **How Benefits are Determined**—[www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined](http://www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined). Not all conditions that may qualify for benefits are listed on the Table of Disabilities, however; seek advice of a VAC disability benefits officer or Legion command service officer if you have a condition that isn’t listed.

The information in your answer to the quality of life question will be used to determine the impact of the disability, how it has affected you personally and professionally. This is your chance to tell VAC how your medical condition affects your daily life.



Describe how it affects your ability to care for yourself, pursue recreational activities, take part in work and community life and enjoy personal relationships, as in these examples:

“I need help to pull on my socks. I need my wife to help me in and out of the tub and in and out of bed.

I can't use the vacuum cleaner anymore, mop the floor or weed the garden due to pain and stiffness. I've had to sleep on the couch in the living room because I can't climb the stairs to the bedroom.

My brain is so fuzzy I've had to give up reading novels because I can't follow the plot. I used to do my own income taxes, but have to hire someone else to do it because I just can't follow the forms.

My fingers are so stiff I can't play my guitar anymore—I've been playing since I was a kid.

I have been stuck in the house for months because I can't drive or take public transit to see friends or get to church.”



**ANOTHER BOX** asks how your condition or disability is linked to your military or RCMP service. The box may be too small to list all the information needed, so you may need to provide an extra page.

| Protected B when completed.  |             |         |          |
|--|-------------|---------|----------|
| Last name*   | First name* | CSDN ID | File No. |
| <b>F - Tell us about your condition (continued)</b>  |             |         |          |
| Claimed condition  |             |         |          |
| <b>Applicant statement</b>   |             |         |          |
| Your applicant statement is your basis of claim. We will use this statement when considering your eligibility for disability benefits. When providing your statement, consider the following:  |             |         |          |
| <ul style="list-style-type: none"> <li>• How is this condition related to or aggravated by your service, or to another service-related condition?</li> <li>• Did you seek medical attention?</li> <li>• Was your condition caused by a single event or by a repetitive injury?</li> <li>• Do you have a CF98 (Report on Injuries) or a witness statement related to the condition that you are applying to receive benefits for?</li> <li>• Were you on leave or on duty at the time of your injury?</li> <li>• Are there any other details you consider relevant to the injury/disability?</li> </ul> |             |         |          |
| Tell us how this condition is related to or aggravated by your service.  |             |         |          |
| <small>the Consent for Veterans<br/>3) form and provide the<br/>be obtained.</small>   |             |         |          |
| Add condition  |             |         |          |

Be as specific as possible about duties, tasks and work requirements, as it relates to your disability claim, as in these examples:

“ I was in the infantry for 12 years, and was required to march up to 80 kilometres wearing a pack weighing 44 kilograms once a week.

I was in logistics support for 10 years, and had to move 25- to 35-kilogram boxes around for two hours, five days a week. This required twisting and kneeling while carrying, pushing or pulling that weight.

In order to maintain physical fitness to meet universality of service requirements, I have been running in and training for marathons for 15 years. I average 70 kilometres every week.

I repaired aircraft engines for 20 years and was exposed to noises exceeding 120 decibels every day as jets took off and landed. In the early years we were not issued ear protection. ”

**PRIVACY NOTICE AND DECLARATION**

This section is about how your information will be protected and shared.

It outlines your rights to access personal information from the department and advises that VAC may share your information in the department to decide if you are eligible for additional benefits or services. It also advises that information on benefits awarded will be shared with the Canadian Forces or RCMP.

When you sign, you are indicating that to your knowledge the information you've provided is accurate and complete, and that you understand the provisions for sharing and keeping your information private.

| Protected B when completed.   |             |             |          |
|---|-------------|-------------|----------|
| Last name*  | First name* | CSDN ID     | File No. |
| <b>G - Use of your service records for disability benefit applications</b>  |             |             |          |
| Your service and service health records may be reviewed for evidence of a diagnosed medical condition or disability and to show that the condition or disability is related to your service.  |             |             |          |
| Under the <i>Pension Act</i> and the <i>Veterans Well-being Act</i> , VAC has the authority to obtain a copy of your service records, as part of your application, directly from the Department of National Defence or Library and Archives Canada. On consent, RCMP will provide VAC with Service Health Records and service file documentation for the purpose of adjudicating disability benefits or health benefit applications.  |             |             |          |
| The <i>Privacy Act</i> provides you the right to request a copy of your personal information held by a government institution and the right to request corrections or have a notation added to any recorded personal information. VAC has no authority to change or update your service health records. You may send your request to the Access to Information and Privacy section of the appropriate department:   |             |             |          |
| <ul style="list-style-type: none"> <li>• Department of National Defence <a href="https://canada.ca/en/department-national-defence/corporate/transparency/access-information-privacy/request-forms.html">canada.ca/en/department-national-defence/corporate/transparency/access-information-privacy/request-forms.html</a>, or</li> <li>• RCMP Health Services (if you are still serving or have served with the RCMP) <a href="https://rcmp-grc.gc.ca/en/access-information-and-privacy">rcmp-grc.gc.ca/en/access-information-and-privacy</a>.</li> </ul>   |             |             |          |
| <b>H - Privacy notice</b>   |             |             |          |
| Veterans Affairs Canada (VAC) takes your privacy seriously. We are committed to protecting your personal information. The information provided on this form is collected under the authority of the <i>Pension Act</i> , the <i>Veterans Well-being Act</i> , the <i>Royal Canadian Mounted Police Superannuation Act</i> , and/or the <i>Royal Canadian Mounted Police Pension Continuation Act</i> . We will use the information to determine eligibility for disability benefits. Providing your information is voluntary. However, if you submit an incomplete form there may be delays. This personal information may be shared for case management purposes, to determine your eligibility for additional benefits, or for commemorative activities, where applicable. If you are awarded a disability benefit and are still serving with the RCMP, information will be shared as required, to enable the medical authorities to fully assess and respond to your health needs. The information shared is typically limited to your name, regimental number, home province, medical disability description and the effective date. Your personal information is managed based on the <i>Privacy Act</i> . The <i>Privacy Act</i> provides you with a right of access to your personal information, and to request changes to that personal information if it contains errors. If you are unhappy with how we handle your personal information, you can file a complaint with the Privacy Commissioner of Canada at 30 Victoria Street, Gatineau, QC, K1A 1H3. More details on the collection, use and disclosure of personal information is described in VAC's Personal Information Banks, Disability Pensions (VAC PPU 601) and Pain and Suffering Compensation (VAC PPU 717), found on our website, <a href="https://veterans.gc.ca">veterans.gc.ca</a> . |             |             |          |
| PEN23e (2021-12)  |             | Page 6 of 9 |          |
| <small>Fields with an asterisk (*) are required.</small>  |             |             |          |

You must sign a separate form that indicates you have read and understand VAC has authority to collect your service and health records, which will be used in deciding whether you are entitled to disability benefits. Your signature also provides consent to collect medical information from your doctor or other health-care provider or to collect information about other compensation you may be receiving, such as Workers' Compensation.

VAC must see a diagnosis of the condition by a medical doctor, clinical psychologist or audiologist, supported by findings of physical examinations and test results.



VAC does not accept diagnoses from other health professionals such as physiotherapists, occupational therapists or chiropractors, so you might be asked to see a medical doctor for a diagnosis or to have more tests performed.

You can list doctors and specialists you are seeing currently or recently as well as those you've seen for the condition in the past. "It may be 10 years down the road," said the spokesperson, "but the doctor you saw initially can confirm you came in with, say, a knee injury and that information can be used as evidence for a claim for osteoarthritis today related to military service back then."

Once VAC has that permission, it wants to know what medical documents exist that relate to your claim and where it can get them.

**Consent for Veterans Affairs Canada to Collect Personal Information from Third Parties**

**Protected B when completed.**

Last name\* First name\* Middle name(s) CSDN ID File No.

Date of birth (yyyy-mm-dd)

**A. I give permission for the below third parties to release the following personal information to Veterans Affairs Canada (VAC) to support the administration of VAC benefits and services:**

My complete file.

The following specific information only:  
(Clearly state the name of the reports, etc., and any specific accompanying instructions.)

**Your signature on this form indicates you have read and understand VAC has authority to collect your service and health records.**

Name (last name, first name) Reference number (if applicable)

OR Name of organization Telephone (Country Code, Area Code, No.)

Mailing address (No., Street, Apartment No., PO Box, RR No.) City/Town/Village

Country Province/Territory/State Postal Code/ZIP

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Fields with an asterisk (\*) are required.

VAC will contact the Department of National Defence and RCMP directly for medical records of still-serving members. Veterans are asked to give specific details of information VAC is authorized to collect and where to collect it. "This is information about your disability or medical condition since you left the service," said Finlay.

What VAC needs are test results and findings relating to your disability claim from each doctor, specialist, clinic or hospital involved in diagnosing your condition. In most cases all this information is available from your family doctor, who usually has a file with all your medical records. Doctors' contact information is requested in the second section.

For example, someone applying for benefits for a disability to their left knee might fill in the box authorizing the family doctor to share with VAC all test results, examination findings, MRIs and X-rays concerning that knee.

**THE FINAL PAGES** of the application form offer guidance in filling in the application and other support documents, and provide a checklist to ensure you haven't forgotten something. You may also choose to have payments made by direct deposit.

To get direct deposit for the compensation, you will need to fill in a separate form.

"There can be some to-ing and fro-ing" to ensure the application is complete, said the spokesperson. Then the application form and all the supporting documents will be handed on to the adjudication branch in Charlottetown, where the decisions will be made about whether you are entitled to a disability pension or benefits, and if so, the amount of financial compensation. **D**

**I - Checklist**

**Protected B when completed.**

Last name\* First name\* CSDN ID File No.

If applicable to your application, the following information is required to process your application:

- proof of identity for yourself.
- proof of identity for your spouse and dependants.
- applicant statement(s) and condition details for each of your conditions.
- a consent for Veterans Affairs Canada to Collect Personal Information from Third Parties (VAC 928) form for each of the following:
  - third party payments for your condition(s);
  - RCMP service file and medical file; and/or
  - any authorized party required to release information to us.
- a signature and the date in section J below.

**Important -** The Consent for Veterans Affairs Canada to Collect Personal Information from Third Parties (VAC 928) form allows us to collect the necessary information to process your application. A separate VAC 928 is required for each third party we must contact. For example, if you receive compensation from third party insurance and authorize us to contact your doctor, two VAC 928 forms are required.

**A checklist on this page reminds you of all the documents to be included.**

Date (yyyy-mm-dd)

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Fields with an asterisk (\*) are required.



# How the decision is made

**O**nce you have submitted your application, including medical documents, all the information collected is sent to Charlottetown and assigned to an adjudicator.

The adjudicator will review the material to determine two things: whether you are entitled to disability benefits and, if so, the compensation you should receive.

“There is nothing personal about this decision,” said Legion command service officer Gerry Finlay in Edmonton. “It’s all based on the supportive evidence presented in your medical and service records and detailed on your application form.”

The adjudicator will consult VAC Entitlement Eligibility Guidelines ([www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined/entitlement-eligibility-guidelines](http://www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined/entitlement-eligibility-guidelines)) for the condition on which your claim is based as well as the Table of Disabilities ([www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined/table-of-disabilities](http://www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined/table-of-disabilities)) to identify level of impairment.

Gaining entitlement is the first step. The documents you provide need to show that you have a diagnosed disability or medical condition and that it is related to or aggravated by your service.

“Adjudicators consider everything that has been submitted by the applicant,” said a VAC spokesperson. They also consider Canadian Forces and RCMP service health records. “The key message is you need to have a current medical diagnosis and we need to be able to prove it’s service-related. That’s why we need the full picture—the completed application form, medical records, service records, witness statements.”

Once it has been decided that you are entitled to benefits, the adjudicator will examine your medical history, and taking into consideration such things as congenital conditions, injuries prior to service and life after release, assign an **entitlement rating**. This reflects the percentage of disability that is attributable to your service. This figure will be used later to determine the amount of your disability pension or compensation.

In determining the amount of compensation, the adjudicator will consider the seriousness of the medical condition and how much it has affected your quality of life.

## DISABILITY PENSION

A monthly tax-free payment for disabilities caused or worsened by service in the Second World War or Korean War. Also available to merchant navy or some civilian support occupations during wartime; current RCMP members and veterans; and Canadian Armed Forces members and veterans who applied for benefits prior to April 1, 2006.

## EDUCATION AND TRAINING BENEFITS

A benefit to help pay for post-service university or college, trade, certificate or diploma programs available to those with six or more years of service and were honourably released after April 1, 2006.

## EDUCATION ASSISTANCE PROGRAM

Provides financial assistance for four years of post-secondary education for children aged under 25 of a CAF member or veteran who died as result of military service or who was receiving disability benefits rated at 48 per cent or more.

## ENTITLEMENT ELIGIBILITY GUIDELINES

Policy used by VAC adjudicators in determining entitlement to disability benefits. The guidelines help determine if there's a link between a medical condition or disability and a claimant's military or RCMP service.

## EXCEPTIONAL INCAPACITY ALLOWANCE

A non-taxable allowance for recipients of disability benefits (including prisoner of war benefits) of 98 per cent or more and is based on shortened life expectancy, pain and loss of enjoyment.

## INCOME REPLACEMENT BENEFIT

A lifelong taxable monthly benefit calculated on 90 per cent of release salary prior to age 65, and 70 per cent afterward. It guarantees a minimum annual income of \$50,018.64. In recognition of lost potential career advancement, the amount will be increased by one per cent annually until the veteran reaches what would have been 20 years of service or age 60.

(continued on page 14)





The diagnosis will show what part of the body has been medically affected. “Your medical records have to show that your condition is chronic and that you have had the problem for at least six months, for most conditions,” said Finlay.

The adjudicator will consult the Table of Disabilities to ensure the condition meets VAC’s eligibility criteria for that condition, said the VAC spokesperson. The link to service is made not just through examination of your service history and military medical records, but to your description on the application form of your duties and how they contributed to the disability or condition.

“Even if there is no financial benefit attached at first, we consider entitlement a major victory,” said Finlay. You are now entitled for the rest of your life to benefits for the condition, which include treatment, therapy, medications and assistive equipment. It also opens the door to other VAC programs, like the Veterans Independence Program. And your condition can be reassessed every two years, which may lead to granting of, or an increase of, financial benefits.

Next the adjudicator will determine your disability assessment, which will be used to determine the amount of your pension or disability compensation.

The adjudicator will determine a **medical impairment rating** using a chart that assigns a rating to the loss of function for your disability. You can check out this chart yourself by going into the online **Table of Disabilities** and clicking on the heading that corresponds to the claimed disability. For instance, under Musculoskeletal Impairment, the chart for loss of knee function assigns a four per cent rating for daily pain with movement when there is normal range of motion, and 26 per cent for an unstable knee that has lost 10 degrees of extension and can’t flex more than 90 degrees. It will also be determined if and how much a separate medical impairment contributes to the disability.

The adjudicator will assign a **quality-of-life level** of 1 to 3 that reflects whether your life is mildly, moderately or severely affected by the disability or health condition. That rating is cross-referenced with the degree of medical impairment to come up with a **quality-of-life rating** from 1 to 20.

GAINING ENTITLEMENT IS THE FIRST STEP. THE DOCUMENTS YOU PROVIDE NEED TO SHOW THAT YOU HAVE A DIAGNOSED DISABILITY OR MEDICAL CONDITION AND THAT IT IS RELATED TO OR AGGRAVATED BY YOUR SERVICE.

The **medical impairment rating** is added to the **quality-of-life rating**, and the resulting number is multiplied by the **entitlement rating** to determine the percentage of the maximum pension or pain and suffering compensation you’re entitled to for each disability or condition.

“If you have a total assessment of 15 per cent for one condition and 25 per cent for another, they will be added together and you will get 40 per cent in total,” said the spokesperson.

Monthly pensions are awarded for assessments of five per cent or higher for those covered under the *Pension Act*. A single payment will be given for pensions assessed at four per cent or less. Additional amounts are paid for spouses and dependent children.

Remember, you have the right to appeal any of these decisions. **!**





# Still not satisfied?

by SHARON ADAMS

**A**lthough your first application for disability benefits from Veterans Affairs Canada may be rejected, 'no' may not be the final word. Veterans have the right to appeal VAC decisions about entitlement and assessment.

VAC will send you a letter telling you whether you have been granted a disability pension or compensation. The letter will tell you what records, medical reports and VAC guidelines and policies were reviewed, and explain the reasons for the decision.

"Basically, they tell you why they refuse you," said the Legion's Ray McInnis, Director, Veterans Services, in Ottawa. "And that gives you another kick at the can."

Some people don't take that second kick because they mistakenly believe the first answer from the department is the final answer. Others may have been worn out by the application process and don't have the energy to go on, or don't want to deal with a government department.

Still others who applied long ago may not realize that there have been policy changes since they first applied for benefits. For instance, eligibility for hearing loss benefits changed in 2007, and many veterans who were turned down for benefits prior to that have successfully appealed under the new policy, said McInnis.

Can't make up your mind whether to appeal? You can get help making the decision from a command service officer or the Bureau of Pensions Advocates. "Come to one of us and we'll deal with it," said McInnis. "There is no time limit on when you can appeal, so you can take your time to think about it."

The first step may be requesting a **departmental review** from VAC, which allows you to bring new evidence or point out errors of fact or law. The new evidence may persuade the department to confirm, amend or rescind the initial decision. And the evidence must be new, not a restatement of information already submitted.

Most unsuccessful initial applications are due to lack of a medical diagnosis of the disability or condition, or failure to link the condition to military service. Filling in those gaps can provide new evidence for VAC to consider, such as a doctor's report confirming a diagnosis or a statement from a witness who was there when you were first injured.

## MEDICAL IMPAIRMENT RATING

A percentage rating based on the severity of medical condition and degree to which it affects daily activities. It is added to the Quality of Life rating to determine disability assessment.

## PAIN AND SUFFERING COMPENSATION

Non-taxable, monthly compensation for the impact of service-related disability on quality of life. The amount varies depending on severity of disability, and can be taken as a lump sum or monthly payments; the balance can be cashed out at any time.

## PENSION ACT

The legislation governing benefits for service-related illness and injury to veterans of the Second World War and Korean War, merchant navy veterans and certain civilians with wartime service, members and veterans of the RCMP, and CAF members and veterans who applied prior to April 1, 2006.

## PENSION FOR LIFE

Made up of three components: the Income Replacement Benefit, Pain and Suffering Compensation, and Additional Pain and Suffering Compensation.

## QUALITY OF LIFE

Determined by ability to live independently, maintain relationships, take care of oneself and participate in community activities.

## QUALITY-OF-LIFE LEVEL

A measure of how much a medical condition has affected quality of life, rated on a scale from one to three.

## REHABILITATION AND VOCATIONAL ASSISTANCE PROGRAM

Available to injured and medically released CAF members and veterans who need medical or psycho-social rehabilitation or assistance in training and searching for a post-military job or career.

## ROYAL CANADIAN LEGION VETERANS SERVICES NETWORK

Operated by The Royal Canadian Legion's National Headquarters, the network provides advice to those applying for VAC benefits, help in filling out and filing applications for benefits, and support through the application and appeals process, as well as benevolent assistance. The service is free of charge and you do not need to be a Legion member to receive help. E-mail: [veteransservices@legion.ca](mailto:veteransservices@legion.ca). Website: [legion.ca/support-for-veterans](http://legion.ca/support-for-veterans). Phone: 1-877-534-4666.

(continued on page 20)



Although there are more levels of appeal, it makes sense to ensure your case is as strong as possible to increase the likelihood of a favourable decision in the departmental review. Veterans covered by the *Veterans Well-being Act* are limited to one departmental review per condition; veterans covered under the *Pension Act* may request more than one departmental review for each disability or condition, but each review takes time and energy, and each negative reply takes an emotional toll.

Once VAC reaches a decision after the departmental review, you will receive a letter telling you whether your application has been successful and how the decision was reached. It encourages recipients to seek advice from the Legion or VAC. If you are unsatisfied with that decision, you have the right to ask for a **review hearing** with the Veterans Review and Appeal Board.

A VRAB review hearing is the only time you get to tell your story directly to the people making the decision about your case. VRAB is an independent appeal tribunal that reviews VAC disability benefit decisions.

There is no fee for appeals and your expenses will be paid to attend hearings.

Hearings usually take place before two VRAB members, and you may bring with you representatives, witnesses, family members or friends. If it's impossible for you to appear in person, arrangements can be made for you, your representatives or witnesses to take part by teleconference.

This is not as formal as a court hearing. Your representative presents your case to board members. You will be given the opportunity to tell your story. Board members may ask questions to clarify facts and issues.

The VRAB members make a decision after considering all the evidence and the testimony they've heard and usually provide a written decision about six weeks after the hearing.

If you are unsatisfied with the decision after the review hearing, you may decide to proceed to a **VRAB appeal hearing**. These hearings are held in Charlottetown or Ottawa, or by teleconference, before three VRAB members who were not involved in the review hearing. You may attend this hearing at your own expense. This hearing provides

IF YOU ARE STILL UNSATISFIED, YOU CAN APPLY TO THE FEDERAL COURT OF CANADA FOR A JUDICIAL REVIEW OF VRAB'S DECISION, BUT YOU HAVE ONLY 30 DAYS FROM THE DATE YOU RECEIVED VRAB'S DECISION.

you an opportunity to submit new information and further support your case. You will not be able to speak during the hearing, but you can submit written statements if you have anything to add to what you said at the review hearing.

The panel will consider written statements and documents filed prior to the hearing and listen to oral arguments from your representative before making a decision. The appeal panel will generally provide a written decision within six weeks. Appeal decisions are final and binding.

If there is significant and relevant new evidence, or an error in law or fact, you may ask VRAB to reconsider the matter, but reconsiderations are not automatically granted.

If you are still unsatisfied, you can apply to the Federal Court of Canada for a **judicial review** of VRAB's decision, but you have only 30 days from the date you received VRAB's decision. You will want a lawyer to represent you and fees are your responsibility.

If the Federal Court determines VRAB has erred, the case can be referred back to VRAB for re-hearing. **⓪**



# A look at 2022 benefit rates for veterans

**Veterans Affairs Canada** raised pensions, awards and allowances paid under the *Pension Act* by 2.7 per cent in 2022. VAC adjusts the rates for disability pensions and allowances on Jan. 1 each year. This year's increase is based on the Consumer Price Index in accordance with the *Pension Act*.

## DISABILITY PENSIONS UNDER THE PENSION ACT

The extent of disability is expressed as a percentage, with a total disability assessed at 100 per cent. When a pensionable disability is assessed at less than 100 per cent, the pension is proportionally less. The following are examples of the 2022 pensions paid monthly.

|                                   | 100% ASSESSMENT | 50% ASSESSMENT | 10% ASSESSMENT |
|-----------------------------------|-----------------|----------------|----------------|
| Single pensioner                  | \$3,019.53      | \$1,509.77     | \$301.95       |
| Married pensioner                 | \$3,774.41      | \$1,887.21     | \$377.44       |
| Pensioner, spouse, one child      | \$4,166.95      | \$2,083.48     | \$416.69       |
| Pensioner, spouse, two children   | \$4,453.80      | \$2,226.91     | \$445.38       |
| Pensioner, spouse, three children | \$4,680.26      | \$2,340.14     | \$468.03       |

Payment to a pensioner whose disability is assessed at less than five per cent is made on a one-time-only basis.

|                |            |
|----------------|------------|
| One per cent   | \$974.94   |
| Two per cent   | \$1,949.81 |
| Three per cent | \$2,924.76 |
| Four per cent  | \$3,899.65 |

## SURVIVOR'S PENSIONS UNDER THE PENSION ACT

|                               | MAXIMUM RATE 50-100% ASSESSMENT | 10% ASSESSMENT |
|-------------------------------|---------------------------------|----------------|
| Survivor, no dependants       | \$2,264.65                      | \$188.72       |
| Survivor, one child           | \$3,049.73                      | \$208.35       |
| Survivor, two children        | \$3,623.44                      | \$222.70       |
| Survivor, three children      | \$4,076.37                      | \$234.03       |
| Orphan, first child           | \$785.08                        | \$19.63        |
| Orphan, second child          | \$573.71                        | \$14.35        |
| Orphan, each additional child | \$452.93                        | \$11.33        |



**MONTHLY ALLOWANCES PAID UNDER THE PENSION ACT**

|                                  | <b>NOT LESS THAN</b> | <b>NOT EXCEEDING</b> |
|----------------------------------|----------------------|----------------------|
| Exceptional Incapacity Allowance | \$532.84             | \$1,598.45           |
| Attendance Allowance             | \$319.79             | \$1,998.03           |
| Clothing Allowance               | \$25.10              | \$226.41             |

**PAIN AND SUFFERING COMPENSATION**

Disability awards under the *Veterans Well-being Regulations* may be paid as a lump sum, annual payments or in a combination of these options.

| <b>100% OR DEATH BENEFIT</b> | <b>60%</b>   | <b>10%</b>  |
|------------------------------|--------------|-------------|
| \$395,874.18                 | \$237,524.51 | \$39,587.42 |

**MONTHLY RATES**

| <b>100%</b> | <b>60%</b> | <b>10%</b> |
|-------------|------------|------------|
| \$1,216.71  | \$730.03   | \$121.67   |

**WAR VETERANS ALLOWANCE**

War veterans allowance paid to low-income clients is adjusted quarterly on Jan. 1, April 1, July 1 and Oct.1. The following are the current rates.

|                                 | <b>MAXIMUM MONTHLY PAYMENT</b> |
|---------------------------------|--------------------------------|
| Single or survivor              | \$1,731.21                     |
| Married                         | \$2,579.96                     |
| Each additional dependent child | \$274.59                       |

**CANADIAN FORCES INCOME SUPPORT** (Maximum per month)

| <b>SINGLE</b> | <b>MARRIED</b> | <b>EACH ADDITIONAL CHILD</b> |
|---------------|----------------|------------------------------|
| \$1,731.21    | \$2,579.97     | \$383.85                     |

Readers who think they may be eligible for a benefit related to military service may contact Dominion Command or a provincial command service officer through their Legion branch.



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# The pandemic's toll on veterans

by SHARON ADAMS

**L**oneliness, isolation and interruptions in health-care services due to the COVID-19 pandemic have all contributed to a mental health toll on veterans.

In the first longitudinal survey examining the mental health of Canadian veterans during the pandemic, a research team representing 10 universities and research centres recruited 1,139 veterans for an online health and well-being survey and followup every three months for a year and a half.

More than half of respondents reported their mental health worsened during the pandemic, reported Don Richardson, medical director of the Parkwood Institute's Operational Stress Injury Clinic in London, Ont., at the 2021 Canadian Institute for Military and Veteran Health Research Forum.

"Preliminary results show that about 56 per cent reported worsening of mental health function," he said, and 39 to 53 per cent said mental health

symptoms were directly related to, or exacerbated by, the pandemic.

"Veterans represent an at-risk population [and are] more likely to have mental health conditions compared to the general population," said Richardson. Research has shown that 21 per cent of Canadian Armed Forces veterans meet diagnosis criteria for post-traumatic stress disorder and 14 per cent meet criteria for depression.

Of survey respondents, 36 per cent reported PTSD symptoms, 37.9 per cent reported major depressive disorder symptoms and 23.9 per cent reported thinking about suicide. They also reported higher rates of loneliness. Loneliness is correlated to symptoms of depression, anxiety, PTSD and increased alcohol use.

Nearly half reported difficulty accessing health care. About 18 per cent of respondents turned to telehealth services during the pandemic, and 72.9 per cent of that group said they would continue





to use that service even after the pandemic. While not representative of the whole population of veterans, cautioned Richardson, the study does raise questions that can be addressed by policy makers to inform service improvements for veterans and post-pandemic use of telehealth care.

The CIMVHR forum drew more than 1,200 participants from across the country to take in some 70 research and 65 poster presentations delivered in weekly virtual sessions throughout October. Most sessions were pre-recorded and many were followed by a live, online question-and-answer period. Researchers from across Canada, the United States and Britain presented studies on a wide array of issues affecting military personnel, veterans and their families as well as topics pertaining to public safety personnel.

**More than** half a dozen sessions were devoted to exploration of PTSD. Innovative treatments were addressed by psychiatrist Barbara Rothbaum, director of the trauma and anxiety recovery program at Emory University School of Medicine in Atlanta, Ga., and a pioneer in virtual reality exposure.

“Fear and anxiety are a normal response to trauma,” she said. “For most people those feelings will extinguish over time, but for a significant minority [they] won’t.”

Avoidance is a key factor in those who do not improve. “There is no way to the other side of the pain, but through it,” she said. Avoidance prevents emotional processing, “and that’s how it comes to haunt them.”

Virtual reality therapy allows people to confront their fears and process associated emotions.

The simulations are so real patients’ bodies respond as if they are encountering an actual threat, producing physical reactions and hormones that can be measured to determine strength of the response.

Researchers found that startle response and cortisol production declined during virtual reality therapy and some reactions continued to decline for months after treatment. “Their bodies are learning to become less reactive,” said Rothbaum. Virtual reality can also be used to measure the effect of pharmaceuticals, including MDMA (methylenedioxymethamphetamine) and magic mushrooms (psilocybin), both of which are promising PTSD therapies.

## ABOUT 18 PER CENT OF RESPONDENTS TURNED TO TELEHEALTH SERVICES DURING THE PANDEMIC.

It can also be used to show which drugs should not be used in combination. Research on non-PTSD patients showed MDMA helped calm the fear response, but not if the patient was taking SSRIs (selective serotonin reuptake inhibitors), which are frequently used in treating depression.

Rothbaum’s research has also shown that early intervention after severe trauma halves the risk of developing PTSD.

**In other research**, cognitive neuroscientist Benjamin Dunkley of the Hospital for Sick Children reported persistent exposure to low-level blasts, as experienced by snipers and breachers, causes disruption of brain circuits and slows down neural activity and is implicated in mental health issues.

Massimo Cau, the 2019 recipient of the Legion’s Masters Scholarship, presented research on a new self-propelled method for delivering clotting agents on abdominal wounds, a leading cause of preventable death on the battlefield.

Other topics explored included treatment of chronic pain, including use of cannabis; challenges of deployment in frigid weather; the impact of military sexual trauma; use of virtual reality in training; and barriers and facilitators to mental health care. Many presentations delved into issues affecting families of military members and veterans: children’s understanding of deployment; families’ role in easing transition; effect of the pandemic



on military families; and military marriages, among others. Issues of interest to public safety personnel, who share many of the same health challenges as military members and veterans, included the impact of the pandemic on mental health; handling stress before it becomes an injury; unique needs of families of public responders; resilience-building mobile applications; implementation of mental health interventions in public safety organizations; and paramedics' exposure to workplace violence. **L**

## SCHOLARSHIP AWARDED FOR TBI RESEARCH

**A chronic pain** researcher is the recipient of the \$30,000 Royal Canadian Legion Masters Scholarship in Veteran Health Research.

Meredith Seager of the University of Manitoba's community health sciences department will research chronic pain as it relates to traumatic brain injury, Dominion President Bruce Julian announced during the Canadian Institute for Military and Veterans Health Research's fall 2021 virtual forum.

"Her evaluation will provide us with a much better understanding of the mental and physical health issues surrounding traumatic brain injury," said Julian. Her work will help in the development of treatment and intervention strategies for chronic pain after traumatic brain surgery.

"In the longer term, her results could lead to new policies and procedures to help doctors and others identify and treat those dealing with chronic pain."

Two other scholarships were announced at the forum.

The \$40,000 Wounded Warriors of Canada Doctoral Scholarship was awarded to Sarah Watling of the University of Toronto's medical faculty, who will use brain imaging to identify proteins and processes implicated in post-traumatic stress disorder, research aimed at improving treatment.

Sophia Roth of McMaster University is the recipient of the Dr. Mark Zamorski Award. She will research stress and trauma and identity-related moral injury among LGBTQ+ veterans.

### SISIP

The Service Income Security Insurance Plan provides replacement income for CAF regular and reserve members medically released due to long-term disability. The plan includes a vocational rehabilitation program.

### SURVIVOR'S PENSION

For the first year following death, spouses receive the full amount of the pension. After one year, spouses of pensioners rated at 48 per cent or greater disability continue to receive the maximum survivor's pension while spouses of pensioners rated between five and 47 per cent receive half.

### TABLE OF DISABILITIES

A list of conditions used to assess extent of a disability in order to determine eligibility and amount of benefits.

### VETERANS AFFAIRS CANADA

Manages disability benefits programs.  
E-mail: [information@veterans.gc.ca](mailto:information@veterans.gc.ca).  
Website: [www.veterans.gc.ca/eng](http://www.veterans.gc.ca/eng)  
Phone: 1-866-522-2122.

### VETERANS INDEPENDENCE PROGRAM

Designed to help veterans remain in their own homes as they age, the VIP provides financial assistance for housekeeping, grounds keeping and personal-care services to those receiving VAC disability benefits, their spouses and frail veterans.

### VETERANS REVIEW AND APPEAL BOARD

Provides reviews and appeals of VAC decisions about eligibility and assessment for disability benefits.

### VETERANS WELL-BEING ACT

The legislation covering CAF members and veterans applying for benefits for illness or injury related to military service since April 1, 2006. It is the revised name of the New Veterans Charter.

### WAR VETERANS ALLOWANCE

Provides financial assistance for low income Canadian, Commonwealth or Allied veterans who served overseas during the Second World War or Korean War, and their spouses. The amount provided is based on income, marital status and number of dependants. There are similar allowances for merchant navy veterans and civilians who worked in support of the military in wartime. **L**



# VAC introduces upgraded mental health supports

by SHARON ADAMS

**U**p to two years of mental health services are now available for veterans who apply or have applied to Veterans Affairs Canada seeking benefits for a mental health condition.

“Early intervention and faster access to mental health services will lead to improved health outcomes for veterans,” said VAC spokesman Josh Bueckert in an e-mail.

Before April 1 this year, veterans required proof of a diagnosed medical condition or disability related to their service in order to have disability benefits approved. They would then qualify for financial support for mental health care.

As of March 2022, there was a backlog of 34,000 unprocessed disability benefit applications, creating up to a two-year lag for mental health care while a veteran waits for approval.

The 2021 federal budget provided \$140 million over five years and \$6 million in ongoing funding to VAC for a program to cover the aid costs for veterans with post-traumatic stress disorder, depression or anxiety disorders while their disability benefit application is being processed.

“We are pleased veterans will no longer have to wait many months to receive mental health treatment,” said Carolyn Hughes, deputy director of Veterans Services for The Royal Canadian Legion.

“As no additional lengthy forms will be required, the process should be fast and allow for treatment to be timely, hopefully leading to a better outcome and quality of life for veterans and their families.” Even if their benefits claims are denied, veterans will continue to receive mental health benefits for the two-year period, VAC said.

“WE ARE PLEASED VETERANS WILL NO LONGER HAVE TO WAIT MANY MONTHS TO RECEIVE MENTAL HEALTH TREATMENT.”

“For those already in the queue, it is welcome news, that their mental health treatment will be covered,” said Hughes.

The costs of treatment and examinations by mental health professionals, including psychologists, addictions counsellors and social workers, and prescription drugs will be covered.

Veterans are three to four times more likely to suffer from depression or anxiety disorders and 15 times more likely to experience PTSD than civilians.

Nearly a quarter of veterans who left service between 1998 and 2007 reported they had a diagnosed mental health condition, a 2010 study revealed.

About one-fifth of Canadian veterans experience a mental health disorder during their life—most commonly depression, anxiety and PTSD. **1**



# Canada 'falling behind' on recommendations for veterans, says ombudsperson

by SHARON ADAMS

**T**he government is struggling with the implementation of recommendations to address inequities and unfair treatment of veterans and their families, says Veterans Ombudsperson Nishika Jardine.

Veterans Affairs Canada has not acted on nearly a third of the 76 recommendations made by the Office of the Veterans Ombudsman (OVO) following 19 investigations into systemic barriers and unfairness since its inception in 2007. And it has acted on only six of 26 recommendations made since 2017.

“The government is falling behind in taking action to ensure equitable access to VAC benefits and services for veterans and their families,” said Jardine, in releasing the OVO’s annual report card.

**Many recommendations** have not been implemented, including proposals for more equitable access to financial assistance for disabled veterans, independent mental health support for veterans’ family members, reducing long wait times on decisions about eligibility for benefits and six of seven proposals regarding long-term care.

Wait times are a hot-button issue. VAC had set a service standard of making decisions on 80 per cent of first applications and reassessments within 16 weeks, but in June 2021 reported average processing times of 36.1 weeks for applications in English and 42.9 for French applications. There was a difference by sex, too: 36.1 weeks for men; 42.3 for women.

**An increase** in applications for benefits began the backlog. Benefit applications to VAC increased 40 per cent between 2015 and 2020, and the backlog grew from 29,000 to 40,000 between 2017 and June 2021.

## WAIT TIMES ARE A HOT-BUTTON ISSUE.

VAC has reassigned employees and added hundreds of new and temporary staff to address the backlog, which it hopes to clear in 2022.

But it has not acted on the OVO recommendation that each applicant be supplied with an individualized expected turnaround time and informed if—and why—the decision will be delayed.

“We appreciate that some of our recommendations will require consultation or legislative and/or regulatory change, and that these can take significantly more time,” said Jardine, who also noted the disruption caused by the pandemic.

One such recommendation proposes amending the *Veterans Well-Being Act* and regulations to permit single Canadian Armed Forces members with no dependent children to designate a family member to apply for and receive the death benefit.

Other departments and agencies need to be consulted in order to make decisions regarding recommendations on financial outcomes for ill and injured veterans and to harmonize compensation plans with that goal.

Veterans Affairs responded that the government has accepted many OVO recommendations, including one made in June 2021 that VAC fund peer-support programs for survivors of military sexual trauma. **1**



# Government responds to veterans' committee report

by STEPHEN J. THORNE

**T**he federal government has given varying endorsements to the recommendations of a committee report on the status of veterans' organizations, including calls to make more emergency funds available to The Royal Canadian Legion and others during crisis.

The report, penned by the multi-party Standing Committee on Veterans Affairs, focuses on the status of veterans' organizations struggling to meet their mandates in the face of pandemic-induced closures, some of them permanent.

Veterans Affairs Minister Lawrence MacAulay recently provided an extensive response to the report's nine recommendations, though in many cases he gave vague backing to the panel's ideas or cited commitments the government has already made or fulfilled.

The 12-member committee, including six Liberals and four Conservatives, made two funding-related recommendations—one to provide charitable organizations that rely on fundraising and business-type activities access to the Canada Emergency Business Account and the other for an ongoing emergency fund.

The government response noted that non-profits and registered charities that run money-raising businesses, including veterans' organizations, may be eligible for emergency funds from the account. It outlined the qualification criteria and noted that by mid-May 2021 it had paid out \$47.14 billion in interest-free loans.

"Charities and not-for-profit organizations that meet the program's requirements are encouraged to apply," it said. It also cited the Veterans Organizations Emergency Support Fund, created in 2020 to help the RCL and other veterans groups through the pandemic. "The government agrees that the Royal Canadian

IN THE FALL OF 2020,  
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ORGANIZATIONS.

Legion, like other veterans' organizations in Canada, is primarily run by volunteers and that, as a consequence, its financial health may be disproportionately negatively affected as compared to other Canadian businesses in the event of a national crisis," said the response.

"Should the pandemic continue, putting the financial health of these organizations at further risk, [Veterans Affairs Canada] will examine the need for additional funding."

In the fall of 2020, the Legion was allotted \$14 million of the \$20-million federal relief package designated for veterans' organizations. The last of the funding was disbursed in May 2021, when 885 branches shared \$3.8 million.





As COVID spread in 2020, the Legion's 1,380 branches had to reduce hours or close—more than five permanently—and drastically reduce revenue-generating activities. More than \$10 million in relief had already been disbursed when the final allotments went out.

The status of Legion branch operations has since varied by province, some of which have provided relief of their own. Branches have been opening and closing in line with provincial and local rules and guidelines, said RCL spokesperson Nujma Bond.

The federal emergency funds were “instrumental in allowing many branches to continue with their vital work, and in preventing others from closing,” she said. “We were grateful for the support.”

Many of the committee report's recommendations appeared to have already been addressed, at least to some degree:

- The government agreed to boost VAC outreach in areas where Legion or other veterans' organizations have shut down. The department said it has established a standardized process for “proactive, timely, consistent and co-ordinated outreach to veterans during disruptive events,” enhancing communications channels and reaching out to 21,000 vulnerable veterans since the pandemic took hold.
- It agreed in principle to a recommendation to study the abilities of veterans' groups to reach clientele by phone and other means. Though it did not actually conduct a study, it cited continuing progress by its stakeholders' working group and said VAC has “taken deliberate steps during the COVID-19 pandemic to collaborate” with veterans' organizations in their work.
- Public Services and Procurement Canada plans to develop an inventory of rental space available through veterans' organizations for pandemic-related needs, such as vaccination sites and shelter, though it added that demand for such space was low at the time.

The Legion's dominion president said Ottawa has all the necessary tools and information to help veterans' organizations when they need it most.

“We will continue to closely monitor progress and share feedback,” said Bruce Julian. “Canada now has sufficient background and evidence-based input from support organizations to improve things dramatically—right now.”

Around \$18 million flows into communities through the Legion and its branches each year via the annual poppy campaign. Individual branches also channel monies back into their communities through local fundraisers and campaigns. **L**

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# VAC develops peer-support pilot for victims of sexual misconduct

by SHARON ADAMS

**V**eterans Affairs Canada is developing a pilot peer-support program specifically for veterans traumatized by sexual misconduct.

The department was soundly criticized in a report by the veterans ombudsperson for turning away sexual misconduct victims from its peer-support programs, instead directing them to the military sexual misconduct response centre or civilian rape crisis centres.

But those services do not address victims' needs, Veterans Ombudsperson Nishika Jardine said in a report released in June following an investigation into veterans' complaints. The military sexual misconduct centre has no mandate to serve veterans, said the report, and civilian rape crisis centres are not familiar with military culture.

The Operational Stress Injury Social Support program was created 20 years ago by VAC and the Department of National Defence to support military members coping with debilitating mental health problems—such as post-traumatic stress injury, depression and anxiety—arising from service. In the program's early days, it was discovered nearly a quarter of those in psychological distress did not seek professional help, often due to stigma.

The social support provided by the program's peer and family support co-ordinators, who themselves are often coping with operational stress injuries, have helped tens of thousands of veterans and serving members of the Canadian Armed Forces and their families. It is credited with decreasing the severity of psychological symptoms and reducing stigma; it also helps veterans navigate VAC's complex benefit system.

But the program does not accommodate those traumatized by sexual misconduct, who are anxious about being in peer-support groups with abusers or those of the same sex as their abuser.



A report by Veterans Ombudsperson Nishika Jardine criticized Veterans Affairs Canada for mishandling victims of sexual misconduct.

As well, “peer-support co-ordinators do not share the same lived experience,” said the report.

While veterans coping with sexual trauma would prefer peer support “reflective of, and exclusive to, their experience,” data has not been collected to support gender-based analysis. The report recommends such research.

“Existing peer-support programming for current and former Canadian Armed Forces members does not yet have the specialized expertise and resources necessary to meet the needs of individuals who have experienced military sexual trauma,” Veterans Affairs Minister Lawrence MacAulay said in response to the report.

A pilot in-person and online peer-support program for victims of sexual trauma is being developed, he said, based on the model of the current program and with input by mental health professionals and men and women who have themselves experienced sexual trauma, including LGBTQ+ veterans. No timeline for completion has been announced.

“Peer support provided by VAC is an important source of assistance,” said the report. “Equitable access to comparable peer support should be available to all veterans, regardless of the cause of their service-connected psychological difficulties.” **1**


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**SERVING YOU** is written by Legion command service officers. To reach a service officer, call toll-free 1-877-534-4666, or consult a command website. For years of archives, visit [www.legionmagazine.com](http://www.legionmagazine.com)

# Advice for veterans living outside Canada

**A**re you a veteran living outside Canada and in the process of applying to Veterans Affairs Canada for disability benefits?

It is important to know that when you submit a disability application, VAC requires a confirmed diagnosis from a medical professional to accompany your application. The diagnosis is to be included in the medical questionnaire that VAC will send to you for the medical professional to complete.

Are you concerned who will pay for the medical examination to complete the medical questionnaire to obtain a current diagnosis for your application?

Don't be concerned. When you apply to VAC for disability benefits or go through The Royal Canadian Legion for assistance, your application package will include a letter for your medical professional advising of the requirements to complete the medical questionnaire.

The information from VAC will specifically note whether any additional medical evidence is required, such as X-rays, MRIs or an audiogram/tinnitus report.


The invoice for completing the medical questionnaire and accompanying documents, if applicable, will be paid by VAC for the fees associated with medical exams/assessments supporting your disability application. Note that if a health professional recommends additional testing that VAC did not specifically request (for example, an MRI), VAC will not cover the costs.

You do not need pre-approval from VAC to have this questionnaire completed, and VAC will not pay in advance. VAC will only pay the invoice when the medical questionnaire is completed and forwarded with your application.

VAC WILL ONLY PAY THE INVOICE WHEN THE MEDICAL QUESTIONNAIRE IS COMPLETED AND FORWARDED WITH YOUR APPLICATION.

VAC will not pay for ordinary medical visits. The payment authority for VAC is specific to the application for disability benefits. If your disability application is rendered favourable, in future years, VAC will pay for medical information that it requires to reassess whether your condition has worsened.

A reminder for veterans who already have entitlement: you can request a reassessment if you believe your condition has worsened since your last assessment through your My VAC Account or by contacting VAC at [www.veterans.gc.ca/eng/contact#outside-canada](http://www.veterans.gc.ca/eng/contact#outside-canada).

Or contact a Legion Command Service Officer for assistance with your application to VAC by calling 1-613-591-3335 or by e-mail at [veteransservices@legion.ca](mailto:veteransservices@legion.ca). 



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# Time for reassessment?

**P**rogress is being made every day as more and more people are vaccinated. Vaccination is a strong tool in the fight against COVID-19, but when combined with public health measures and personal preventive practices, it is much more impactful.

As vaccinations increase and case counts drop, restrictive public health measures are lifting. As these measures ease, it is the perfect time to review your disability benefits regarding reassessments and partial entitlements.

AS PANDEMIC MEASURES EASE, IT IS THE PERFECT TIME TO REVIEW YOUR DISABILITY BENEFITS.

## Reassessments

If you are receiving a disability pension, disability award or pain and suffering compensation for one or more medical conditions linked to your service, you can request a reassessment if you feel that they have worsened over time.

Normally, medical conditions are not reviewed if it has been less than two years since your last assessment, but if you have medical evidence showing your condition or conditions have worsened over time, you can request a reassessment by contacting Veterans Affairs Canada directly or a Legion command service officer. Assessments are shown in percentages.

## Partial entitlements (1/5, 2/5, 3/5, 4/5)

The new partial entitlement policy change was implemented by VAC on Feb. 23, 2018. The policy provides guidance in awarding partial or full disability entitlement benefits for:

- disabilities arising from both service-related and non-service-related injury or disease (causation);
- disabilities arising from non-service-related injury or disease, that was aggravated by service (aggravation);
- disabilities arising from a consequential relationship (consequential).

It is important to check your VAC file to understand your entitlement. If it is less than five-fifths, you should have your file reviewed by a command service officer.

If you would like Legion assistance in obtaining VAC disability benefits and services free of charge or Legion benevolent assistance, or if you have a veteran friend or family member who needs help, please call 613-591-3335 or toll-free 1-877-534-4666 to speak with a service officer or e-mail us at: [veteransservices@legion.ca](mailto:veteransservices@legion.ca). You can also contact a command service officer in your province at [www.legion.ca/we-can-help/contact-a-service-officer](http://www.legion.ca/we-can-help/contact-a-service-officer). 



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# Beds for veterans

**D**uring the dominion convention in August 2021, there were many questions on the definition of a contract bed and a preferred admission bed.

As part of Canada's commitment to the care of injured, disabled and aging veterans, Veterans Affairs Canada supports veterans who require facility-based care. This care is provided in provincially licensed, regulated or operated health-care facilities, most of which provide care to other provincial residents as well as veterans, including in the following settings:

- Facilities such as nursing homes and other long-term care facilities with beds that are open to veterans as well as other provincial residents; and
- Facilities with beds designated through contractual arrangements with the province, health authority and/or facility for priority access for veterans of the Second World War and Korean War. These are defined as contract beds.

Eligibility for long-term care support for veterans, as well as the type of long-term care setting, depends on the type and location of military service, income, health-care need, and whether the need for long-term care is related to a disability from military service.

VAC contributes up to 100 per cent of the cost of contract beds, depending on the veteran's eligibility and the facility they access.

All other veterans—such as those who served with Allied armed forces, war veterans who served in Canada only, and Canadian Armed Forces veterans who need care due to service-related disability or frailty—may be eligible for financial support for long-term care in community beds. Veterans can access these beds in the same manner as other Canadians and may be placed on a provincial waiting list.

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Prior to June 2016, there was increased demand on VAC to broaden the eligibility for contract beds at former veterans' hospitals. VAC responded by working with provincial partners to reach agreements to re-profile beds that respected existing program eligibilities and allowed expedited access to a broader group of veterans (including Allied veterans, Canada service veterans and CAF veterans) at 18 former veterans' hospitals. This became known as the preferred admission beds initiative. **0**